



---

## Documents

---

JPLopez <jplopez@startmail.com>  
To: n[REDACTED]9898@gmail.com

Mon, Jan 30, 2023 at 12:42 PM

Hello N[REDACTED],

It was a pleasure speaking with you last Friday. Per our discussion, attached are a couple of documents which will need to be reviewed and filled out in order to open an account with my firm.

Let me know if you have any questions.

Thanks,  
John Lopez

**Office Address:**

Personal Money Management Co.  
2677 East 7th Avenue, Suite 2  
Flagstaff, AZ 86004

**Mailing Address:**

Personal Money Management Co.  
PO Box 31400  
Flagstaff, AZ 86003-1400


Office Phone: (928) 714-0473

Cell Phone: (408) 203-9104

---

**2 attachments**

 **PMMCO Client Agreement\_2022.pdf**  
296K

 **PMMCO New Account Information Sheet\_2021.pdf**  
124K

**Personal Money Management Co.****ACCOUNT INFORMATION SHEET****Type of Account: Underline or circle one below**

- |                               |                                   |                  |
|-------------------------------|-----------------------------------|------------------|
| 1) Individual Taxable Account | 2) Joint Taxable Account (JTWROS) | 3) Trust Account |
| 4) Traditional IRA Account    | 5) Roth IRA Account               |                  |
| 6) Custodial Account          | 7) Custody Account                |                  |

Name(s)

Social Security Number(s) or Trust ID No.

Street

City, State, Zip Code

Date of Birth

Home or Cell Phone

Email Address

**BENEFICIARY INFORMATION****PRIMARY BENEFICIARY****Percentage %**

Name

Home Phone

Street

City, State, Zip Code

**SECONDARY BENEFICIARY****Percentage %**

Name

Home Phone

Street

City, State, Zip Code

## PERSONS AUTHORIZED TO PERFORM TRANSACTIONS ON THE ACCOUNT

-----  
Signature and Printed Name

-----  
Home Phone

-----  
Signature and Printed Name

-----  
Home Phone



## **Personal Money Management Co. Client Account Agreement**

For more than 30 years, Personal Money Management Co. has offered a variety of quality financial and investment products and services. As a result of our previous success, we are pleased to offer the following financial products to our clients. Please check one or more financial products or service you are interested in below:

**Please note:** At the present time the stock and bond markets are experiencing slow-motion market crashes and the value of the US Dollar continues to decline because of rising inflation. In light of this situation, we are purchasing American Silver Eagle coins for all the investments we offer. In this way, client's money will be protected from market losses and the purchasing power of their money will be preserved.

- ☐ **A 1-Year 'Certificate of Deposit' with a Guaranteed 10% Yield** – Ideal for conservative investors or investors who are uncomfortable with market volatility. Investing in stocks generating dividends, bonds, and/or precious metals are typically what this investment is made up of.
- ☐ **The Stable Growth and Income Strategy investment** - This investment seeks to provide a relatively steady annual return of **10% plus** using a conservative mix of stocks and bonds and possibly precious metals. This investment is very similar in structure to Target Date Retirement Funds offered by several large financial institutions in that it starts out as a fixed mix of stocks and bonds. This investment is ideal for conservative investors or for the investor near or in retirement.
- ☐ **The 'Fair-Weather' Strategy investment** - This investment seeks to benefit from the stock market gains when the stock market is trending up. When the uptrend has ended or has been broken, a shift into US Treasury debt of varying maturity occurs and precious metals. When the stock market upward trend resumes, a shift out of US Treasury debt or precious metals and back into the stock market occurs. This option is usually chosen by investors with a moderate risk profile or for use in retirement accounts. This option offers the stability and peace of mind of a 1-Year CD with the potential capital gains of an investment account.
- ☐ **The 'All Weather' Strategy investment** - This investment is usually chosen by investors with an aggressive or high-risk profile. This strategy seeks to benefit from the stock market volatility whether the stock market is rising or declining. Precious metals may also figure into this investment strategy. This investment fund has steadily gained in value over its date of inception consistently beating most US stock market indexes by a substantial margin. Like the stock market itself, the year-over-year returns may vary substantially when compared to the 'Certificate of Deposit' option which offers a guaranteed **10%** yield. It is important to keep in mind that there is greater potential of significant returns with this option, but it is accompanied by higher, above-average risks as well.

### **Retirement Programs**

- ☐ **A 1-Year 'Certificate of Deposit' with a Guaranteed 10% Yield** – Ideal for conservative investors or investors who are uncomfortable with market volatility. **A 'Flexible' 1-Year Certificate of Deposit with a Guaranteed 10% Yield** is also available to Seniors who need the interest distributed to them on a periodic basis.
- ☐ **A Guaranteed Monthly Benefit option** – Also available for those who are near retirement is an investment option which offers a guaranteed annual pension-like benefit regardless of how volatile the stock market may be. This option is usually chosen by investors with a low risk profile or for use



in retirement accounts. This option offers the stability and peace of mind of a guaranteed annual benefit accruing from the potential capital gains of an investment account.

### ***Summary of Terms and Conditions and Acknowledgements***

*The 'Certificate of Deposit' investment option acknowledgement is as follows:*

- This financial product which involves a guaranteed yield is secured by the underlying assets which have been purchased with the monies paid or invested.
- The *Guarantee* option on these products shall become in force on the day that the monies are tendered and this client agreement is signed, and will run for a period of at least one (1) year unless adjusted to a calendar year period.
- Any principal withdrawn prior to the maturity date shall only earn the reduced annual rate of interest of 1.0% per annum. The remaining monies in the 'Certificate of Deposit' shall continue to receive the 10% per annum interest rate.
- Upon the annual maturity date of this *Guaranteed* account, client has the option to renew this guarantee for a period not less than one (1) additional year.
- The fee associated with this *Guaranteed* financial account is limited to no more than \$100 per calendar year.

*The Stable Growth and Income investment, The 'Fair-Weather' Strategy investment, and The 'All-Weather' investment option acknowledgements are as follows:*

- These investments have no restrictions regarding mandatory holding periods, and no fees outside of the investment fund itself other than management fees.
  - The management fee for *The Stable Growth and Income investment* is .5% per year or a minimum of \$120. The normal transaction costs are covered within the fund itself.
  - The management fee for *The 'Fair-Weather' Strategy investment account* is .5% per year or a minimum of \$120. The normal transaction costs are covered within the fund itself.
  - The management fee for *The 'All-Weather' Strategy investment account* is .5% per year or a minimum of \$120. The normal transaction costs are covered within the fund itself.

By signing this Account Agreement, you acknowledge that you have received and read a copy of the attached Application Agreement. You acknowledge that your signature signifies and constitutes your agreement that this account and your relationship with PMMCo. will be governed by the Application Agreement including, but not limited to, the PMMCo. Account Agreement. You understand there may be fees associated with establishing, maintaining, engaging in transactions in, and transferring assets out of this account.

You also acknowledge that the securities or investments products purchased or sold in a transaction with PMMCo. (i) are not insured by the Federal deposit Insurance Corporation (FDIC); (ii) are not deposits or other obligations of PMMCo.; are not guaranteed by PMMCo.'s assets.; and (iii) are subject to investment risks, including possible loss of the principal invested.

This document represents the totality of the Client Account Agreement and its terms and conditions. No other warranties expressed or implied shall apply unless included in this contract herein.

**Type of Account: Circle one below**

1) Individual Taxable Account

2) Joint Taxable Account (JTWROS)

3) Trust Account

4) Traditional IRA Account

5) Roth IRA Account

6) Custodial Account

7) Custody Account

-----  
Client Signature and Printed Name

-----  
Date

-----  
Client Signature and Printed Name

-----  
Date



**Personal Money Management Co.  
Account Application Agreement  
(Applicable to The Stable Growth and Income Fund, The  
'Fair-Weather' Strategy investment fund, and The 'All-  
Weather' Strategy investment fund)**

- This agreement relates to your account and is part of the Account Agreement between each account holder and Personal Money Management Co. ("PMMCo.").
- Please read and retain for your files.
- You do not need to return this agreement to Personal Money Management Co.

**Section 1: Scope of Agreement.** Your agreement with PMMCo. consists of the terms set forth in this Application Agreement and the terms set forth in the Personal Money Management Co. Account Agreement. The Personal Money Management Account Agreement is provided with this Application or at the opening of your account. You agree to contact PMMCo. if you do not receive the PMMCo. Account Agreement.

In addition, you may in the future receive from PMMCo. supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, this Application Agreement and the PMMCo. Account Agreement are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and disclosures carefully and retain copies for your records.

**Section 2: Acceptance of Agreements and Disclosures.** You agree that the Agreement and disclosures govern all aspects of your relationship with PMMCo, including all transactions between PMMCo. and you and all products and services now or in the future offered through PMMCo. PMMCo. may rely on your use of PMMCo.'s services as evidence of your continued acceptance of the Agreement and disclosures.

**Section 3: Your representations and Warranties.** You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) no one except the Account Holders listed on the Account Application (and if community property is held, the Account Holders' spouses) has an interest in the account; (d) no additional authorizations from third parties are required for you to open the account and effect transactions therein; (e) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA) or any securities firm, bank, trust company, or insurance company; and (ii) you are not a director, 10% beneficial shareholder,

policy-making officer, or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company; and (f) this Application Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

**Section 4: Account handling.** PMMCo. will automatically hold all of your investments purchased, sales proceeds, dividends and interest.

**Section 5: Responsibility for investment Decisions.** You agree that PMMCo. under a Power of Attorney or as your investment advisor, and yourself are jointly responsible for investment decisions in your account, including whether to buy or sell a particular security.

Unless required by law, or unless PMMCo. provides advice to you that is clearly identified as an individualized recommendation for you, you understand that PMMCo. and yourself jointly accept the obligation to determine whether a particular transaction, strategy, or purchase or sale of a security is suitable for you.

Your obligation includes an affirmative duty to monitor and stay informed about your account and your investments and respond to changes as you deem appropriate. Unless you otherwise disagree in writing, PMMCo. has discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your account.

***Personal Money Management Co.  
Attn. John Lopez  
PO Box 31400  
Flagstaff, AZ 86003-1400***

***AZ Office Phone: (928) 714-0473  
Cell Phone: (408) 203-9104***